

IMPORTANT NOTICE

TO: ALL MEMBERS OF THIS HEALTH CARE PLAN

FROM: PLAN ADMINISTRATOR

RE: WOMEN'S HEALTH AND CANCER RIGHTS ACT OF 1998

On October 21, 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. This Notice is meant to satisfy the annual notification requirement of the Act and explains the most important provisions of the Act. Please review this information carefully, then keep it with your other important papers that pertain to your health care plan. If your spouse is covered under this health care plan, please make certain that she or he also has the opportunity to review this information.

The Women's Health and Cancer Rights Act of 1998 requires that all group health plans that provide medical and surgical benefits for a mastectomy must also provide coverage for:

- Reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and coverage for any complications in all stages of mastectomy, including lymphedemas.

The Act requires that coverage be provided in a manner that is consistent with other benefits provided under the Plan. The coverage is subject to annual deductibles and coinsurance provisions.

The Act prohibits any group health plan from:

- Denying a participant or a beneficiary eligibility to enroll or renew coverage under the plan in order to avoid the requirements of the Act;
- Penalizing, reducing, or limiting reimbursement to the attending provider (e.g., physician, clinic or hospital) to induce the provider to provide care inconsistent with the Act;
- Providing monetary or other incentives to an attending provider to induce the provider to provide care inconsistent with the Act.

This Act became effective January 1999. If you have any questions about this plan's coverage of mastectomies and reconstructive surgeries, please consult your Certificate of Insurance or Evidence of Coverage, or call the AultCare Service Center at 330-363-6360. For Cardinal Administrative Service Members call the Cardinal Administrative Service Center at 1-888-653-7088. You will receive an annual notice about this coverage pursuant to the notice requirements of the Act.